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You want to get the MOST for your money. This does not mean, necessarily, what LOOKS to be most.

There are cheaply constructed Turkish and East India rugs to be found, large enough to furnish rooms, at \$100 to \$400.

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There are lots of good rugs in New York at \$100 to \$400, if you know where to find them.

Rugs like old Ispahans, made during the reign of Shah Abbas the Great, in the 16th Century, are an inspiration for the best of modern Persian weavers.

You cannot get worthy antiques at the prices mentioned, but you can get creditable reproductions, well woven and durable—rugs which mean something—at very reasonable prices.

They are better than spurious antiques.

Recently old Chinese designs have been woven in moderately priced Turkish and Persian rugs with most excellent effect.

But the results must be judged by people who know the good from the bad.

While a certain portion of the Wild business is in higher priced rugs, we always specialize in this type of good medium-priced rugs.

If your need is for a room-size Oriental at moderate price—we are saying from \$100 to \$400 for illustration—you should accept the guidance of those who are posted, following the example of people who are buying \$1,000, \$2,000 or even \$10,000 rugs.

Sometimes we refer to our work as one of selection. It is rather a work of exclusion—of keeping out everything that is common and undesirable.

Our selection just now is larger than ever before. We believe we can meet any special requirement.

And every rug requirement is special.

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NEW YORK

## OWEN CHARGES GREED IN FIGHT OF BANKERS

Senator Defends Currency Bill Before Conference of Academy of Political Science.

### RESERVE CLAUSE TROUBLE

Says Immediate Loss of Profits Is the Real Cause of Opposition—Heckled by Financiers.

Senator Robert L. Owen, who, with Representative Carter Glass, drew the Glass-Owen currency bill, defended the measure before the first session of the second national conference of the Academy of Political Science in the hall of the Chamber of Commerce yesterday. He said opposition to the bill came from those who wanted a more radical currency reform and that if legislation was postponed until another panic hit the country the radicals would have their way.

The bankers present, many of whom had just come from the American Bankers' Association convention at Boston, heckled Senator Owen. He was applauded only once, and that was when, in reply to a question by John H. R. Rhodes, he said that members of the federal reserve board ought to be men of the same calibre as justices of the Supreme Court.

"The real opposition to the bill," Senator Owen said "is by reason of its most vital requirement—that in the future funds on deposit in other national banks cannot be counted as legal reserve. This means an immediate loss of profits to many bankers. I say immediate, for in the long run the change will benefit the bankers as well as the public, and it is the prospect of that loss that explains most of the organized opposition to the bill."

Senator Owen, in a reply to a question put by Benjamin F. Harris, president of the Illinois Bankers' Association, said the system could not be permitted to fail by making optional the joining of the reserve association. He said he hadn't the slightest doubt that the banks would join readily.

This prediction was challenged at the afternoon session by Arthur Reynolds, president of the American Bankers' Association. He said to his own knowledge about six hundred country banks would decline because of the unsatisfactory provisions of the bill.

Senator Owen said the greatest advantage of the bill was that member banks would be able to withdraw from the New York Stock Exchange and other stock exchanges a large volume of credit and time loans, and thus be enabled to use the funds for commerce and industry.

"The fight," he said, "is to drive us from our firm resolution to break down the artificial connection between the banking business and the stock speculative operations at the monetary centres. The banking and currency committee has gone to the very root of this gigantic evil and intends to cut the cancer out."

Representative Glass was unable to be present, but his paper was read as a part of the record. Robert J. Bulkeley, of Ohio, member of the House Committee on Banking and Currency, caused a stir by charging that the recent report of the American Bankers' Association was "written in bad temper."

He said the association should have exercised some care in charging that a bill which had been publicly endorsed by President Wilson and passed by the House of Representatives was "unconstitutional and sought to confiscate private property."

In the afternoon A. Barton Hepburn, chairman of the Chase National Bank, said he was not "especially fearful of political control" under the bill as he was of "incompetent control," but as long as the bill was "born in a caucus and cradled in political generation" he believed business men and bankers would be pardoned if they had some misgivings about possible political control.

The bill was defended at the afternoon session by H. Parker Willis, of "The Journal of Commerce and Commercial Bulletin," and by Professor O. M. W. Sprague, of Harvard University.

Professor E. W. Kemmerer, of Princeton University, presided over the discussion. Another session will be held to-day in Earl Hall, Columbia University.

### "PIPE LINE" CASE UP

#### Supreme Court to Pass on Constitutionality of Law.

Washington, Oct. 14.—The case of the Standard Oil and other oil companies to prevent the Interstate Commerce Commission from regulating the operation of oil pipe lines was the first one taken up by the Supreme Court to-day.

The case turns upon the constitutionality of the "pipe line amendment" of 1906 to the Interstate Commerce laws. The government contends that it had a right, as provided in this amendment, to require all oil carrying pipe lines engaged in interstate commerce to act as common carriers. The Commerce Court held that it did not and declared the law unconstitutional.

Argument in the Supreme Court on the government's big bleached flour case, to test the right of the millers, under the pure food laws, to bleach flour by the so-called Alsop process, was postponed to-day by mutual agreement. It probably will be heard in January.

### ADVERTISING WOMEN AT DINNER

The League of Advertising Women held its monthly dinner last night at the Prince George Hotel. The subject of discussion was "What the Retailer Expects of the Advertiser of a New Product." The speaker of the evening was Manly M. Gilliam, advertising manager for Wanamaker's.

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## WOULD SAVE \$500,000 A YEAR AT THIS PORT

Collector Mitchell Suggests Reorganization of All Bureaus of Customs Here.

### 12 MONTHS FOR CHANGE

Report to Secretary of Treasury Based on Results of Inquiry Made by Experts Under Dr. F. A. Cleveland.

Half a million dollars a year that is now charged against the collection of customs in the Port of New York may be saved, according to John Purroy Mitchell, Collector of the Port and the fusion candidate for Mayor. This saving may be effected, he says, without the discharge of any one of the 3,500 employees or the reduction of a single salary. Just how this may be done is worked out in a report of Dr. F. A. Cleveland, in charge of a special corps of experts, which has been at work on the reorganization plans for some time.

This report has been transmitted to Secretary McAdoo of the Treasury Department, with an analysis by the Collector, and his recommendation that the suggestions outlined in the report be put in operation.

#### Put Service on New Basis.

Plans for a reorganization of the various bureaus that have to do with the collection of customs at this port will bring an aggregate saving of \$750,000. Explaining how this saving can be brought about without dropping any one or decreasing any salaries, Collector Mitchell says, in his letter to Secretary McAdoo:

"This we can do by assignment to temporary detail of surplus men in any class, such surplus to be gradually absorbed by appointment to vacancies that may naturally occur from time to time within the service. As the mortality of the service at this port, due to death, resignation or removal, is from 7 per cent to 10 per cent, it will require only a year to put the service wholly upon the new basis."

This also has the advantage of effecting the changes gradually, without sudden wrench or jar to the system."

According to the Collector, there are at present many charges made against the customs appropriation that have nothing to do with the collection of revenue. It is suggested that these charges, which, as already reported, amount to \$22,000, be made against other appropriations.

He also says that other recommendations that are to be made in the future should bring about the saving of some \$200,000 more if they are adopted.

Dr. Cleveland says that if similar changes are made in administration and in charges in other ports in the United States there ought to be a net saving to the appropriation for the collection of customs of as much as \$1,000,000 a year.

The reports of the experts are not all completed, but Collector Mitchell says to Secretary McAdoo he believes he should send on the reports already in hand, as he has forwarded his resignation to President Wilson. He recommends that the efficiency staff be permitted to go ahead with the immediate installation of such changes and improvements as are contained in the recommendations that may meet with the approval of the department.

"In tendering my resignation, following the acceptance of the nomination for Mayor of the City of New York," writes Collector Mitchell, "my chief regret is that I have not been able to continue the constructive work which was so well begun under Collector Loeb, and which gives so much promise of immediate return on further effort here at the Custom House."

#### Many Processes Now Useless.

"I am fully convinced that a painstaking review and revision of processes which were developed under conditions that no longer obtain (many of which are obsolete, some of them worse than useless) would not only render impossible in the future the charge of inefficiency and waste against the customs service at this port, but would also be quite as productive of results if applied elsewhere."

It is said that opportunities for improvement have been found in every bureau, it being found possible to save \$100,000 a year alone in the examination of the baggage of passengers.

Collector Mitchell says that in making the investigation three objects were in view, namely, an increase in efficiency of the service, a simplification of procedure to facilitate the business of importers and promote the convenience of travellers and economy in the interest of the government. He says that all the reports and the final recommendations ought to be in the hands of Secretary McAdoo not later than November 1.

### FAVOR CURRENCY CHANGES

Members of U. S. Chamber of Commerce Vote on Bill.

Detroit, Oct. 14.—The constituent membership of the Chamber of Commerce of the United States of America, including local chambers of commerce, boards of trade, commercial clubs and national trade organizations in all parts of the country, has approved by referendum vote the report of its banking and currency committee on the Glass-Owen currency bill pending in Congress. The vote was 302 for and 17 against the report, which said:

"It regards the measure as a piece of constructive legislation and believes that it embodies in a large degree elements necessary to provide the nation with a safe currency and banking system. In view of the fact that the bill is a measure invite friendly criticism and suggestions, we are prompted to point out wherein the proposed measure may be materially improved and strengthened."

Seven recommendations were submitted for separate vote and have been approved by large majorities. These recommendations are:

Increase of the federal reserve board to nine members; creation of a federal reserve council, to be elected by the regional reserve banks; that in the creation of the new system of regional reserve banks a beginning be made with the present three central reserve cities; the number to be increased gradually by the federal reserve boards; that restriction of the issue of federal reserve notes to \$50,000,000 and interest on federal reserve notes be eliminated; that it be made unlawful for any federal reserve bank to pay out any notes but its own; that federal reserve notes should not be obligations of the government, but should be guaranteed by the United States and redeemable by the Federal Reserve Bank; that federal reserve banks mutually guarantee the federal reserve notes, and that the reserve requirements be modified and reduced for both country banks and banks in reserve cities.

The board of directors has requested an opportunity to present to the Senate committee these opinions.

## TORPEDO FLOTILLA AT "WAR" IN 40-MILE GALE

Officers and Men Wear Life Preservers During Manoeuvres—Gunner's Mate Drowned.

Newport, R. I., Oct. 14.—In a daring war game played by the Atlantic torpedo flotilla, under stiff weather conditions last night, Gunner's Mate H. A. Garrity, of the Paulling, lost his life. The destroyer came into port to-day with all hands exhausted.

Garrity was washed overboard. Although illuminated gas buoys were cast loose and a battery of searchlights swept the sea, he was not seen again. It is thought he hit his head accidentally as he was carried over the stern, where he had been trying to secure some tackle, and that he was unconscious when he struck the water. He was married only a week ago. The department record gives Mrs. Nora Thame, of No. 427 Denning

### WILSONS RETURNING HOME

President Expects Family at End of the Week.

[From The Tribune Bureau.] Washington, Oct. 14.—The President has been joined at the White House by his cousin, Miss Helen Woodrow Bones, who arrived last evening from Cornish, N. H. Miss Bones makes her home with the President and Mrs. Wilson, and has spent the summer at Harlakenden with Mrs. Wilson and her daughters. She came several days in advance of Mrs. Wilson to see that the private apartments of the family are in order and their extra luggage disposed of by the time the family arrives.

Mrs. Wilson, Miss Wilson, Miss Jessie Wilson and Miss Eleanor Wilson will leave Harlakenden probably to-morrow, and will stop in New York on their way to Washington. Mrs. Wilson and Miss Jessie Wilson will do some shopping in connection with the wedding of the daughter.

Miss Margaret Wilson is scheduled to deliver an address at the eighteenth annual meeting of the Federation of Women's Clubs of Pennsylvania, at Swarthmore, which meets for three days, beginning to-day. Mrs. Wilson and her daughters will reach the White House the end of the week.

Some announcement of the arrangements for the wedding of Miss Jessie Wilson and Francis B. Sayre is expected soon after the return of the family. Mrs. Wilson will find the square or oblong lagoon in the Colonial garden complete, and a great improvement, as in its depth are reflected the gorgeous coloring of the flowers and glimpses of the White House and terrace.

### ROADS ASK 5 PER CENT FREIGHT RATE INCREASE

Thousands of Tariffs Filed with the Interstate Commerce Board.

[From The Tribune Bureau.] Washington, Oct. 14.—Railroads belonging to the Eastern and Central Freight Association are filing with the Interstate Commerce Commission thousands of tariffs proposing a flat increase of 5 per cent on all freight rates, and the commission is planning to issue a suspension order, that the reasonableness of the proposed increases may be investigated.

As a result of the apparent agreement on the part of the railroads to increase the freight rates on every commodity, with the exception of coal and grain, it is expected that the administration will face a fight with the railroads. Members of the commission anticipate a long struggle, as they believe that the action of the Eastern and Western roads will be followed by others.

Commissioner Harlan will have direct charge of this phase of the commission's labors. He said to-day that he expects to hold a preliminary hearing about December 1, but does not believe a decision will be reached before early next summer. If, then, because of the volume of complaints which is sure to follow.

Commercial bodies and shippers, anticipating the proposed increases, have already begun to submit protests. The commissioners have been informed that the shippers are well organized to fight the increase, and for that reason the hearings will be a battle of experts, with the experts of the commission acting as referees. It was expected that the new tariffs would propose increases on coal and grain, but such proposals have been comparatively few.

The work of fixing the physical valuation of the railroads will be rushed, in view of the fact that the findings will have a material bearing on the decision of the commission with respect to the proposed increases. Any delay in this work may prolong the hearing of the rate cases.

Under an agreement between the railroads and the commission all the new tariffs will be filed by to-morrow. The railroads propose to increase number fifty-two. The tariffs represent an expenditure on the part of the roads of about \$300,000. In aggregate bulk the tariffs will be considerably in excess of half a carload.

### UNDERWOOD AT HIS POST

Will Not Stump Alabama in Race for the Senate.

[From The Tribune Bureau.] Washington, Oct. 14.—As an aftermath of the fiery debate in the House yesterday between Representatives Underwood and Hobson, rival candidates for the Senate in Alabama, the majority leader informed his friends to-day that he would decline to take the stump so long as the House remained in session. Mr. Hobson returned to the Alabama hustings last night, after informally challenging Mr. Underwood to joint debates throughout the state.

Mr. Underwood believes that he will be able to deliver few speeches during the Senatorial campaign, and that these will be in the holiday recess.

"I do not know whether I will be able to meet Mr. Hobson in joint debate or not," said Mr. Underwood to-day. "I have no particular objection to doing so, but I shall not leave the House as long as there is business to transact, and it is probable I cannot make more than a dozen speeches during the entire campaign. I shall stay in Washington even if my adversary sees best to tour the state."

Mr. Underwood's reference in the House yesterday to Thomas Fortune Ryan having contributed \$10,000 to President Wilson's campaign fund when the President was running for Governor of New Jersey did not appear in the official report in the Congressional Record to-day. The White House informed Mr. Underwood that no such contribution had ever been received, and the Democratic leader made the reference to it from his speech.

Place, Chicago, an aunt, as the nearest kin. Captain William S. Sims, commander of the flotilla, said to-night that the manoeuvres were successful in bringing before the men the real conditions confronted in actual warfare. The problem, which was to locate a hostile fleet in the dark and destroy it, was worked out successfully in a forty-mile gale, with the seas sweeping the decks as high as the bridge and washing over the tops of the high forecastles. Through these seas the twenty destroyers were driven at 20 knots with lights extinguished. Lifelines were stretched across the decks, and officers and men went about their duties with their life preservers strapped about them. The flagship Dixie, with the destroyers Cassin and Walke, represented the enemy. The scene of action was between Point Judith and Gay Head. Garrity was lost just before the manoeuvres were ended, and the flotilla spent a long time searching for the body before heading back for Narragansett Bay.

### BANKERS WANT MORE TIME

Say Currency System Should Be Gradually Adopted.

[From The Tribune Bureau.] Washington, Oct. 14.—James H. Perkins, of the National Commercial Bank of Albany, urged the Senate Banking and Currency Committee to-day to make the change from the present banking system to the system provided by the currency bill gradually. If this was not done, he said, a period of financial stringency might result, as the banks would find it necessary to call in loans to obtain the funds required to establish the regional banks.

The National Commercial Bank, Mr. Perkins said, carried \$20,000,000 of reserves of country banks. If the country banks had to withdraw a large part of this sum to comply with the new law the reserve bank would be compelled to curtail its loans suddenly, with disastrous effect on the business of the country. Mr. Perkins suggested that the banks be allowed more time in which to comply with the provisions of the law, paying in gradually the required reserves and capital.

R. H. Tremaine, of Ithaca, president of the New York State Bankers' Association, recommended that the reserves of the federal banks be in gold instead of gold and "lawful money." He said that foreigners would not understand the term "lawful money," and that difficulties would be encountered in the establishment of branch banks in foreign countries to promote the development of American trade if the changes were not made.

The committee finished the hearing of the committee representing the conference of country bankers recently held in Boston. All of the witnesses denied that there had been any conspiracy by the big bankers to induce them to criticize the bill. In response to the demands of the country bankers, it is probable that the committee will modify the provision relating to the discounting of individual checks at par and will strike out the provision for the segregation of savings deposits.

### HILL PRAISES NEW TARIFF

Also Says He Thinks Currency Bill Will Be Good One.

James J. Hill, who was at the office of the Great Northern Railway Company yesterday, took occasion to commend the administration on the passage of the new tariff measure. He also voiced the opinion that, despite the opposition of bankers, the new currency bill, when finally enacted, will be one that will be for the best interests of all the country.

In view of Senator Owen's speech before the American Academy of Political Science, in the Chamber of Commerce auditorium, in which the Senator asserted that men who had made both a fortune and a reputation for honesty in commerce and finance would be willing to serve on the federal reserve board, Mr. Hill was asked if he would serve if appointed.

"When any one asks me if I would serve my country in any official capacity I am always reminded of that line in 'Hamlet,' 'The insolence of office,'" was his reply. "No, I could not serve on the federal reserve board, if such an honor were tendered me. But I have no doubt that there are many able citizens who would be willing to serve their country in this capacity for \$5,000 a year."

Mr. Hill said that business prospects in the Northwest are good and that the farmers will be little affected by the new tariff.

### WILSON STUDIES BUDGETS

Plans for New Battleships and Anti-Trust Crusade.

[From The Tribune Bureau.] Washington, Oct. 14.—Estimates of appropriations for the various departments of the government will be held down to the minimum to permit the administration to urge three battleships this year and provide a big fund for anti-trust prosecution.

This was made plain at the Cabinet meeting to-day, when the estimates were briefly considered. Heretofore the estimates have been taken up by the whole Cabinet, but President Wilson will discuss individually with the members the figures for their several departments. A general hint has been given, however, that the President desires an economical administration, and will closely scrutinize all estimates.

The three battleship plan is bound to make inroads into the coveted economical record, but the President and the Secretary of the Navy have mapped out their programme, and there are assurances from Democratic leaders in Congress that they will carry it through.

The Senate is practically on record for three battleships, and with the new Democratic members in the House little difficulty is feared there. After this year two battleships annually will be the administration programme.

Severe criticism of the Attorney General for failure to prosecute certain trusts and continue vigorously the actions begun in the last administration is not worrying the President or Mr. McReynolds, as they have in view the most sweeping campaign against unlawful monopoly ever undertaken by the government. To push this crusade new legislation and a larger appropriation than ever before will be asked.

The Attorney General spent several hours at the White House to-day discussing with the President the various estimates for appropriations. He will ask for a big fund for investigation and for strengthening the office forces of the district attorneys. The total appropriation will be a record breaker, as President Wilson intends to give Mr. McReynolds abundant funds.

## HOUSE ORDERS BACK ALL ITS ABSENTEES

Unable to Do Business Without a Quorum, It Adopts a Sweeping Return Order.

### AFRAID TO PROPOSE RECESS

President and Leaders Fear Senate Would Try to Turn Such a Resolution Into an Adjournment.

[From The Tribune Bureau.] Washington, Oct. 14.—Once more unable to transact business because of the absence of a quorum, the House grew angry to-day and unanimously adopted a resolution offered by Mr. Underwood to call back to the capital every absentee, in whatever distant part of the country he might be found. When the House recalled absent members last week only those residing east of the Mississippi River were ordered to return.

Coincident with this action by the House it was learned to-day that President Wilson objects to the plan to have the House take a recess of several weeks, on the theory that the Senate, wrestling with the currency problem, might try to convert a resolution for a recess of the lower body into one for an adjournment of both bodies. This knowledge was chiefly responsible for the unresponsive manner in which Democratic leaders received to-day the demand of Representative Sisson, of Mississippi, that a recess resolution be sent to the Senate.

"The President wants Congress to stay here until the currency bill is passed," a House leader explained. "He does not think it wise for the House to attempt to recess, because such a move might be met with an attempt in the Senate to adjourn both houses sine die."

Mr. Sisson indignantly observed to-day: "It is a shame that members who have been here seven months attending to their duties must now be held further because of absenteeism from this House. Why can't we have a recess and let everybody go home?"

Mr. Mann, who made the point of no quorum which pestered the Democrats, grinned gleefully as Mr. Underwood declined to incorporate the Sisson suggestion in his resolution.

When Mr. Underwood moved to order back to Washington the absentees Representative Barnhart, an Indiana Democrat, who was dragged back last week, exclaimed, with much feeling:

"Yes, and let the resolution be broad enough to bring these members back no matter where they are. The sergeant-at-arms notified only a few of us to return here last week."

Several of Mr. Barnhart's colleagues smiled. When the House ordered the arrest of absentees a few days ago, it is reported, the leading opposition paper in Barnhart's district ran big headlines reading something like this "Hank Barnhart Ordered To Be Arrested! Leaves His Post of Duty in Washington!" Mr. Barnhart came back in a hurry.

Mr. Underwood said that his resolution was sufficiently broad to cover all absentees, and telegrams would be sent to every delinquent member, from the Atlantic to the Pacific. This seemed to placate the Indiana member, but Mr. Ragdale, of South Carolina, demanded that the absentees be "doctored" their pay for the days they had been absent.

### 'MERCHANT'S' WIFE IN CELL

Woman Held as Pickpocket Refuses to Give Her Name.

A woman, who said her husband was one of the most prominent merchants in New York, will be arraigned in the West Side court to-day as a pickpocket. When arrested on Monday in a Sixth avenue department store she refused to give her name. She has been locked up for two nights in preference to letting friends know of her plight, and has been hysterical most of the time.

She was arrested on the charge of taking \$5 from another woman's handbag. She had \$50 in her own bag and wore jewelry worth at least \$1,000. Her clothing was expensive.

### LEAPS TO ESCAPE; IS DYING.

In trying to avoid capture by a policeman George Diodo jumped out of a fourth story window at his home, No. 247 Troutman street, Williamsburg, yesterday morning. He was taken in a dying condition to the German Hospital, where he was held a prisoner, charged with felonious assault. Diodo, it was alleged, stabbed Rosso Tarso, of No. 159 Wyckoff street, with an ice pick.

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Style I Upright Piano	Ebonized Case, \$675 Mahogany Case, \$750
Style M Small Grand Piano	Mahogany Case, \$750
Style O Miniature Grand Piano	Ebonized Case, \$800 Mahogany Case, \$900
Style A Baby Grand Piano	Ebonized Case, \$950 Mahogany Case, \$1100
Style B Parlor Grand Piano	Ebonized Case, \$1100 Mahogany Case, \$1250
Style D Concert Grand Piano	Ebonized Case, \$1600

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